Claims:

1. A mobile communication terminal comprising an IC chip module and a main body circuit unit, said IC chip

5    module being embedded in the mobile communication terminal,

said IC chip module including:

a memory for storing a card operating system and card information;

a chip interface for performing data

10   transmission/reception with the outside; and

a chip controller being controlled by the card operating system to update card information and perform a transaction process through the chip interface,

said main body circuit unit including:

15   a key pad;

a display unit;

a communication module; and

a controller for receiving card information through the communication module, and requesting, via an external

20   interface, to update the card information in the IC chip module.

2. The mobile communication terminal according to claim 1, wherein said chip controller includes:

25   a card update unit for receiving card information

through the chip interface and then updating card data in the memory; and

a transaction processor for processing transaction data,

5      wherein said controller in the main body circuit unit includes a card update unit for receiving updated card information through the communication module and then requesting, via the external interface, that the IC chip module perform card information update.

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3. The mobile communication terminal according to claim 2, wherein the controller in the main body circuit unit further includes a transaction processor for requesting, via the external interface, to perform a transaction process in

15      response to manipulation of the key pad, when the transaction process is performed through the communication module, and receiving response data to perform the transaction process through the communication module,

wherein the transaction processor in the IC chip module

20      includes a communication transaction processor for accessing the card information in the memory upon receipt of transaction request information through the chip interface and outputting it through the chip interface.

25      4. The mobile communication terminal according to claim

2, wherein the IC chip module further includes an RF communication module for communicating wirelessly with an external transaction terminal,
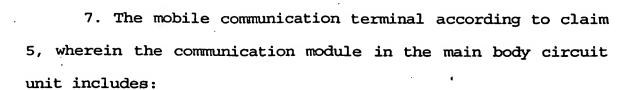
wherein the transaction processor in the chip controller includes a contact-free transaction processor for receiving contact-free transaction request information from the outside through the RF communication module, reading card information in the memory, and outputting the read card information through the RF communication module, so as to perform a settlement process thereof.

5. The mobile communication terminal according to claim 3 or 4, wherein in the IC chip module, the memory stores a plurality of cards' information; the card update unit individually accesses the plurality of cards' information in the memory and updates each card's information; and the transaction processor performs the transaction process by selecting card information of a card selected through the chip interface from a plurality of cards.

6. The mobile communication terminal according to claim 5, wherein the memory in the IC chip module includes a card access portion, and the transaction processor in the chip controller stores card information of a card, selected from a plurality of cards, in the card access portion.

7. The mobile communication terminal according to claim 5, wherein the communication module in the main body circuit unit includes:

5          a first communication unit for supporting voice and data communication with a base station; and

a second communication unit for supporting local wireless communication with an access point,

wherein the transaction processor selectively accesses

10    the first or second communication units.


8. The mobile communication terminal according to claim 7, wherein the second communication unit is a Bluetooth communication module.

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9. The mobile communication terminal according to any one of claims 1 to 3, wherein the IC chip module is embedded in a battery pack of the mobile communication terminal.


20        10. A mobile communication terminal comprising an IC chip module and a main body circuit unit, said IC chip module being embedded in the mobile communication terminal,

said IC chip module including:

a memory for storing a card operating system and card

25    information;

a chip interface for performing data transmission/reception with the outside; and

a chip controller being controlled by the card operating system, said controller including a communication transaction processor for accessing the card information in the memory upon receipt of transaction request information through the chip interface and outputting it through the chip interface,

said main body circuit unit including:

a key pad;

a display unit;

a communication module; and

a controller including a transaction processor for requesting, via the external interface, to perform a transaction process in response to manipulation of the key pad when a transaction process is performed through the communication module, and receiving response data to perform the transaction process through the communication module.

11. The mobile communication terminal according to claim 10, wherein the IC chip module further includes an RF communication module for communicating wirelessly with an external transaction terminal,

wherein the transaction processor in the chip controller includes a contact-free transaction processor for receiving

contact-free transaction request information from the outside
through the RF communication module, reading card information
in the memory, and outputting the read card information
through the RF communication module, so as to perform a
5    settlement process thereof.


        12. The mobile communication terminal according to claim
10, wherein in the IC chip module, the memory stores a
plurality of cards' information; the card update unit
10   individually accesses the plurality of cards' information in
the memory and updates each card's information; and the
transaction processor performs the transaction process by
selecting card information of a card selected through the chip
interface from a plurality of cards.

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        13. A battery pack device detachably coupled to a mobile
communication terminal, comprising:
        a memory for storing a card operating system and card
information;
20       a chip interface for performing data
transmission/reception with a main body of the mobile
communication terminal;
        an RF communication module for communicating wirelessly
with an external transaction terminal; and
25       a chip controller being controlled by the card operating

system, said chip controller including a contact-free transaction processor and a card update unit, said contact-free transaction processor receiving contact-free transaction request information from the outside through the RF communication module, reading card information in the memory, and outputting the read card information through the RF communication module, so as to perform a settlement process thereof, said card update unit receiving card information through the chip interface and updating the card data in the memory.

14. The battery pack device according to claim 13, wherein the chip controller further includes a communication transaction processor for accessing the card information in the memory upon receipt of transaction request information through the chip interface and outputting it through the chip interface.

15. The battery pack device according to claim 13 or 14, wherein in the IC chip module, the memory stores a plurality of cards' information; the card update unit individually accesses the plurality of cards' information in the memory and updates each card's information; and the transaction processor performs the transaction process by selecting card information of a card selected through the chip interface from a plurality

of cards.

16.   The   battery   pack   device   according   to   claim   15,
wherein   the   memory   in   the   IC   chip   module   includes   a   card
access   portion,   and   the   transaction   processor   in   the   chip
controller   stores   card   information   of   a   card,   selected   from   a
plurality   of   cards,   in   the   card   access   portion.